

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EMILY A STEIGERWALD

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-10568 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/13/2016 and confirmed on 7/26/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		49,922.31
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		49,922.31

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	2,592.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,592.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 0566	0.00	30,558.12	0.00	30,558.12
	PNC BANK NA Acct: 0566	11,565.57	11,565.57	0.00	11,565.57
	ERIE WATER WORKS* Acct: 1110	1,205.70	1,205.70	0.00	1,205.70
	ERIE WATER WORKS* Acct: 1110	0.00	0.00	0.00	0.00
					43,329.39

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	EMILY A STEIGERWALD Acct:	0.00	0.00	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	4,000.00	4,000.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	ERIE WATER WORKS* Acct:	0.00	0.00	0.00	0.00
	ALLIED INTERSTATE++ Acct: 9153	0.00	0.00	0.00	0.00
	BERKS CREDIT & COLLECTIONS INC*++ Acct: 8647	0.00	0.00	0.00	0.00
	CAINE AND WEINER++ Acct: 4230	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct: 8106	0.00	0.00	0.00	0.00
	COMMERCIAL ACCEPTANCE Acct: 9XDX	0.00	0.00	0.00	0.00
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9522				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 0568				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 9037				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 0479				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 0747				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 0657				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 5753				
	ERIE COMMUNITY CU	0.00	0.00	0.00	0.00
	Acct:				
	NATIONAL FUEL GAS DISTRIB CORP	1,502.90	0.00	0.00	0.00
	Acct: 3703				
	PENELEC/FIRST ENERGY**	3,006.67	0.00	0.00	0.00
	Acct: 2114				
	PORTFOLIO RECOVERY ASSOCIATES, LL	135.75	0.00	0.00	0.00
	Acct: 0595				
	REGIONAL ACCEPTANCE CORP	12,349.89	0.00	0.00	0.00
	Acct: 5015				
	UNIQUE NATIONAL COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: 3561				
	AMERICAN INFOSOURCE LP AGENT FOR	381.64	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOR	341.62	0.00	0.00	0.00
	Acct: 0001				
	ERIE COUNTY CLERK OF COURTS	0.00	0.00	0.00	0.00
	Acct: 4916				
	UDREN LAW OFFICES PC++	0.00	0.00	0.00	0.00
	Acct: 4916				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

TOTAL PAID TO CREDITORS

43,329.39

TOTAL CLAIMED

PRIORITY 0.00

SECURED 12,771.27

UNSECURED 17,718.47

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

EMILY A STEIGERWALD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-10568 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Emily A. Steigerwald  
Debtor

Case No. 16-10568-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro

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Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	+ Emily A. Steigerwald, 2169 South Manor Drive, Erie, PA 16505-4768
14244307	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244309	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244311	+ Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244312	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244313	+ Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244314	+ Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244316	+ Penelec, c/o First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14244334	Penelec, PO Box 3687, Akron, OH 44309-3687
14244320	+ Udren Law Offices, P.C., Woodcrest COrporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14279160	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 28 2021 23:31:54	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14244306	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jun 28 2021 23:27:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244308	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 28 2021 23:32:01	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244310	+ Email/Text: ccusa@ccuhome.com	Jun 28 2021 23:26:00	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244315	+ Email/Text: Bankruptcy@natfuel.com	Jun 28 2021 23:27:00	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14300012	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14244317	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14262715	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2021 23:31:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14244318	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2021 23:32:09	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244319	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 28 2021 23:32:03	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14247640	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 28 2021 23:32:03	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

District/off: 0315-1

User: agro

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14244321	+ Email/Text: ebn@unique-mgmt.com	Jun 28 2021 23:27:00	Unique Ntl, Unique National, 119 East Maple Street, Jeffersville IN 47130-3439
14244322	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 28 2021 23:26:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
14244323	*+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
14244324	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244325	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244326	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244327	*+	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244328	*+	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244329	*+	Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244330	*+	Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244331	*+	Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244332	*+	Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244333	*+	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14244335	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14244336	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244337	*+	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14244338	*+	Udren Law Offices, P.C., Woodcrest COrporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14244339	*+	Unique Ntl, Unique National, 119 East Maple Street, Jeffersville IN 47130-3439
14244340	*+	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14244305	##+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121

TOTAL: 2 Undeliverable, 17 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com

District/off: 0315-1

User: agro

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Elizabeth Lamont Wassall

on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Emily A. Steigerwald rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6